Case 15-36145 Doc 1 Filed 10/23/15 Entered 10/23/15 16:47:09 Desc Main Document Page 1 of 9

	United States Bankruptcy Court Northern District of Illinois					Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Hardy, Diane M	Middle):		Name	of Joint De	ebtor (Spouse) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all)				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)				
xxx-xx-9226 Street Address of Debtor (No. and Street, City, and State): 174 W. 151st St., Apt. 309 Harvey, IL				Street Address of Joint Debtor (No. and Street, City, and State): ZIP Code				
		ZIP Code 60426						Zii Code
County of Residence or of the Principal Place of Cook	f Business:		Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if different from stre	eet address):		Mailir	ng Address	of Joint Debt	or (if differe	nt from street address):	
	Г	ZIP Code	4					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor (Form of Organization) (Check one box)		of Business					otcy Code Under Whic	:h
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtors	☐ Health Care Bu ☐ Single Asset Re in 11 U.S.C. § ☐ Railroad ☐ Stockbroker ☐ Commodity Bre ☐ Clearing Bank ☐ Other ☐ Tax-Exe	efined	the Petition is Filed (Check one box) Chapter 7 Chapter 9 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 12 Chapter 13 Chapter 13 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box)				eding ecognition	
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Check box Debtor is a tax-ex under Title 26 of Code (the Interna	es	Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as business debts. "incurred by an individual primarily for					
Filing Fee (Check one box Full Filing Fee attached Filing Fee to be paid in installments (applicable to attach signed application for the court's considerati debtor is unable to pay fee except in installments. Form 3A. Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerati	individuals only). Must on certifying that the Rule 1006(b). See Offic 7 individuals only). Mu	Check all	otor is a sr otor is not otor's aggr less than applicable dan is bein	a small busing regate nonco \$2,490,925 (see boxes: ag filed with	debtor as defin ness debtor as d ntingent liquida amount subject this petition.	efined in 11 United debts (exc to adjustment	C. § 101(51D). U.S.C. § 101(51D). cluding debts owed to inside to a 4/01/16 and every three	e years thereafter).
Statistical/Administrative Information		I LI Acc			vere solicited pr S.C. § 1126(b).		one or more classes of cross SPACE IS FOR COURT	
☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt prop there will be no funds available for distributions.	erty is excluded and	administrative		es paid,		THIS	STACE IS TOR COURT	OSE ONE I
Estimated Number of Creditors	1,000- 5,001- 5,000 10,000	10,001- 2.] 5,001- 0,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to] 100,000,001 0 \$500 nillion	\$500,000,001 to \$1 billion				
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 to \$50] 100,000,001 0 \$500	\$500,000,001 to \$1 billion				

Case 15-36145 Doc 1 Filed 10/23/15 Entered 10/23/15 16:47:09 Desc Main B1 (Official Form 1)(04/13) Page 2 of 9

Page 2 Name of Debtor(s): Voluntary Petition Hardy, Diane M (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Jason P. Allain October 23, 2015 Signature of Attorney for Debtor(s) (Date) Jason P. Allain 6304575 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(04/13)

DOCUMENT Page

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Diane M Hardy

Signature of Debtor Diane M Hardy

 \mathbf{X}_{-}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 23, 2015

Date

Signature of Attorney*

X /s/ Jason P. Allain

Signature of Attorney for Debtor(s)

Jason P. Allain 6304575

Printed Name of Attorney for Debtor(s)

Ledford, Wu & Borges, LLC

Firm Name

105 W. Madison 23rd Floor Chicago, IL 60602

Address

Email: notice@billbusters.com

312-853-0200 Fax: 312-873-4693

Telephone Number

October 23, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Hardy, Diane M

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Case 15-36145 Doc 1 Filed 10/23/15 Entered 10/23/15 16:47:09 Desc Main Document Page 4 of 9

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Diane M Hardy		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 15-36145 Doc 1 Filed 10/23/15 Entered 10/23/15 16:47:09 Desc Main Document Page 5 of 9

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2				
deficiency so as to be incapable of realizing responsibilities.);	§ 109(h)(4) as impaired by reason of mental illness or mental and making rational decisions with respect to financial				
- · · · · · · · · · · · · · · · · · · ·	109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or				
through the Internet.);					
☐ Active military duty in a military combat zone.					
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.				
I certify under penalty of perjury that the	information provided above is true and correct.				
Signature of Debtor:	/s/ Diane M Hardy				
	Diane M Hardy				
Date: October 23, 20	115				

Case 15-36145 Doc 1 Filed 10/23/15 Entered 10/23/15 16:47:09 Desc Main Document Page 6 of 9

United States Bankruptcy Court Northern District of Illinois

In r	e Diane M Hardy		Case No.		
	•	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMP	ENSATION OF ATTOR	NEY FOR DE	BTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the f be rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankruptcy,	or agreed to be paid	to me, for services re	
	For legal services, I have agreed to accept		\$	50.00	
	Prior to the filing of this statement I have receive			50.00	
	Balance Due			0.00	
2.	\$335.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed co	empensation with any other person u	unless they are memb	pers and associates of	f my law firm.
	☐ I have agreed to share the above-disclosed competed copy of the agreement, together with a list of the				aw firm. A
6.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspects	of the bankruptcy ca	ase, including:	
	 a. Analysis of the debtor's financial situation, and reb. Preparation and filing of any petition, schedules, so Representation of the debtor at the meeting of cred. [Other provisions as needed] Notwithstanding the preceding parage petition only. 	statement of affairs and plan which ditors and confirmation hearing, an	may be required; d any adjourned hear	rings thereof;	
7.	By agreement with the debtor(s), the above-disclosed	fee does not include the following	service:		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of bankruptcy proceeding.	any agreement or arrangement for p	payment to me for re	presentation of the d	ebtor(s) in
Date	ed: October 23, 2015	/s/ Jason P. Allain	1		
		Jason P. Allain 63			
		Ledford, Wu & Bo 105 W. Madison	rges, LLC		
		23rd Floor			
		Chicago, IL 60602 312-853-0200 Fax			
		notice@billbuster			

LEDFORD, WU & BORGES, LLC

ATTORNEY RETENTION CONTRACT

105 W. Madison, 23rd Floor, Chicago, IL 60602 (312)853-0200 Fax: (312)873-4693 FOR OFFICE USE (7)
Client No. 636 18
Responsible attorney:

Copyright © 2015 Ledford, Wu & Borges, LLC

1. Parties. In this contract, "Client" means the undersigned, both individually and jointly; "Attorney" means the law firm of Ledford & Wu and its staff attorneys. This contract shall supersede any prior contracts and agreements between the parties to the extent of any inconsistency.

and its start attorneys. This contract snair supersede any prior contracts and agreements between the parties to the extent of any inconsistency.
2. Services and Fees: Client retains Attorney for the following services: Chapter 7 (prepetition service only): \$
Initial Consultation. Client acknowledges that Attorney has explained the following (please initial): The options of Chapter 7 and Chapter 13 and that Client has made the choice identified in Paragraph 2 The concepts of exemption, discharge and dischargeability, and pre-filing and post-filing procedures The difference among various types of retainer and that Client has made the choice identified in Paragraph 4 TIME IS OF THE ESSENCE. Any delay on Client's part may disqualify Client for the type of relief elected or otherwise adversely affect Client's case. Attorney may not be able to file the case, or take other necessary actions, until all requested documents and/or information, including but not limited to a certificate of credit counseling, are received by Attorney Other (specify):
Client understands that the advice given during the initial consultation is preliminary and based on the information available at the time, and may change as the case is further analyzed, more facts discovered, or Client's circumstances or the law changed.
 5. Client's Duties. Client agrees, during the course of representation, to: (a) provide Attorney with full, accurate and timely information, financial and otherwise; (b) follow Attorney's procedures and cooperate with Attorney in providing requested documents; (c) promptly inform Attorney of any change of address, phone number, e-mail address or employment, or activation of military duty; (d) inform Attorney before buying, selling, refinancing or transferring any real property in which Client has any interest, and before incurring any new debt, including but not limited to applying for an auto loan, personal loan, payday loan or title loan, applying for a credit card or line of credit, or using an existing credit card or line of credit; and (e) promptly inform Attorney if Client becomes entitled to an inheritance, an asset as a result of a property settlement agreement with Client's spouse or a divorce decree, life insurance proceeds, or a monetary judgment, award or settlement.
6. Co-counsel. Client understands that more than one attorney may work on this case. Where necessary, Client agrees to employ one or more of the following outside counsel, at Attorney's expense, to work on this case: Kathleen W. Vaught, Kelly M. Johnson, Wayne J. Skelton, Christina Banyon, David Hall Carter, and
7. Termination . Client may discharge Attorney at any time, subject to payment of any fee owed for the services already rendered. Attorney may terminate the representation as permitted by the Illinois Rules of Professional Conduct and Local Bankruptcy Rules. Any flat fee for a pankruptcy case is advance payment for future services, becomes Attorney's property upon receipt, and is nonrefundable upon filing of the petition. In the event the representation is terminated by either party before filing and Client has paid Attorney more than \$300, Attorney will provide Client with a detailed itemization of the services rendered in support of any fee charged at the rate set forth in Paragraph 4, Client will reimburse Attorney for any expenses, including those that otherwise would be free of charge, and Client authorizes Attorney to apply the filing fee and any payment for expenses that have not been incurred towards the attorney's fee, subject to the requirements set forth herein.
X Auff (2) 13 / 15

American General Financial/Springleaf Fi Springleaf Financial/Attn: Bankruptcy De Po Box 3251 Evansville, IN 47731

Amerimark
P.O.Box 2845
Monroe, WI 53566

Bankcard Services P.O. Box 4477 Beaverton, OR 97076-4477

Brookwood Loans of Illinois PO Box 5790 Alpharetta, GA 30023

Caf/Carmax Auto Finance Attn: Bankruptcy Po Box 440609 Kennesaw, GA 30160

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One PO Box 6494 Carol Stream, IL 60197-6492

Carson's PO Box 659813 San Antonio, TX 78265

Comenity Bank/carsons 3100 Easton Square Pl Columbus, OH 43219

Med Business Bureau Po Box 1219 Park Ridge, IL 60068 Midwest Anesthesiologist 3407 Momentum Place Chicago, IL 60689

Springleaf Financial 182305 Halsted Homewood, IL 60420-2508

Webbank/fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303